

CA-103-ARB 10/10/2015

## Conditional Sale Contract and Security Agreement

**Seller Name and Address**  
 GANAS AUTO GROUP LLC  
 7973 INDIANA AVE  
 RIVERSIDE, CA 92504

**Buyer and Co-Buyer Name(s) and Address(es)**  
 JUAN DANIEL GARIBO MAGANDA  
 818 SOUTH I ST  
 SAN BERNARDINO, CA 92410

Contract No. 5000R  
 Date 02/17/2018

Dealer # 87080 ROS# 65954780 Stock # 5000R

Primary use of the vehicle is personal, family, or household use unless otherwise indicated: ☐ Primary use is business, commercial or agricultural purpose.

## Truth-In-Lending Disclosure

Annual Percentage Rate The cost of your credit as a yearly rate.	Finance Charge The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid when you have made all scheduled payments.	Total Sale Price The total cost of your purchase on credit, including your down payment of
18.84 %	\$ 9234.95	\$ 17709.42	\$ 26944.37	\$ 1300.00 \$ 28244.37

**Payment Schedule.** Your payment schedule is:

(e) means estimate

No. of Payments	Amount of Payments	When Payments are Due
123	\$ 219.00	BIWEEKLY DUE EVERY OTHER MONDAY BEGINNING 03/12/2018
01	\$ 7.37	FINAL PAYMENT DUE ON: 11/28/2022
N/A	\$ N/A	N/A
N/A	\$ N/A	N/A
N/A	\$ N/A	N/A

**Security.** You are giving us a security interest in the Property purchased.

**Late Charge.** If all or any portion of a payment is not paid within 10 days of its due date, you will be charged a late charge of 5% of the unpaid amount of the payment due.

**Prepayment.** If you pay off this Contract early, you will not have to pay a penalty.

**Contract Provisions.** You can see the terms of this Contract for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

## Description of Property

New/Used	Year	Make	Model	Style	Vehicle Identification Number	Odometer Mileage
USED	2014	NISSAN	ALTIMA	4 DOOR S	1N4AL3AP4EN214689	55926

## Trade-In Description; Payoff Accuracy; Agreement

Trade-In Vehicle:

N/A N/A N/A  
 Year Make Model  
 N/A N/A  
 Odometer VIN

The payoff amount of your trade-in is shown in 6.B. of the Itemization of Amount Financed on Page 2. We relied on information from you and/or the lienholder or lessor of your trade-in vehicle to arrive at the amount shown in 6.B. You understand the payoff amount is an estimate. You agree that if the actual payoff amount is greater than the payoff amount shown in 6.B. you will pay us the difference if we ask for it. If the actual payoff amount is less than the amount shown in 6.B. we will refund to you any overage we receive from your prior lienholder or lessor. Subject to the NOTICE in the "Owner Agreement" section of this Contract, any assignee of this Contract will not be obligated to pay the amount shown in 6.B. or any refund.

N/A N/A  
 Buyer: Co-Buyer:

2/17/2018

## Important Notices

## Seller Assisted Loans.

You may be required to pledge security for the loan. You will be obligated for the installment payments on both this Conditional Sales Contract and the Loan.

Lender on loan N/A  
 Amount \$ N/A Finance Charge \$ N/A  
 Total \$ N/A Payable in N/A installments of  
 \$ N/A of N/A of loan proceeds  
 included in item 6.D. of the Itemization of Amount Financed on Page 2.

## Auto Broker Fee.

If the Vehicle is new, this transaction is not subject to a fee received by an auto broker from us unless this box is checked:

☐ Name of auto broker receiving fee:

N/A

GOVERNMENT  
EXHIBIT



**Itemization of Amount Financed** (Seller may retain or receive part of the amounts paid to others.)**1. Cash Price Itemization****A. Cash Price** (excluding items 1.B to L.3)

1. Cash Price of Vehicle	\$ 17299.00	\$ 17299.00
2. Cash Price of Accessories	\$ 0.00	
3. Other <u>N/A</u>	\$ 0.00	
<u>N/A</u>	\$ 0.00	

**B. Document Processing Charge** (not a governmental fee)

\$ 65.00

**C. Emissions Testing Charge** (not a governmental fee)

\$ 50.00

**D.1 (Optional) Theft Deterrent Device** paid to N/A

\$ 0.00

**D.2 (Optional) Theft Deterrent Device** paid to N/A

\$ 0.00

**D.3 (Optional) Theft Deterrent Device** paid to N/A

\$ 0.00

**E.1 (Optional) Surface Protection Product** paid to N/A

\$ 0.00

**E.2 (Optional) Surface Protection Product** paid to N/A

\$ 0.00

**F. EV Charging Station** paid to N/A

\$ 0.00

**G.1 Sales Tax** (on taxable items in A through F.)

\$ 1427.17

**G.2 Other Taxes** N/A

\$ 0.00

**H. Electronic Vehicle Registration or Transfer Charge** (not a governmental fee) paid to ELEC DMV

\$ 29.00

**I.1 (Optional) Service Contract** paid to N/A

\$ 0.00

**I.2 (Optional) Service Contract** paid to N/A

\$ 0.00

**I.3 (Optional) Service Contract** paid to N/A

\$ 0.00

**I.4 (Optional) Service Contract** paid to N/A

\$ 0.00

**I.5 (Optional) Service Contract** paid to N/A

\$ 0.00

**J. Prior Credit or Lease Balance** paid to N/A

(e) \$ 0.00

(see down payment and trade-in calculation)

**K. Optional Gap Waiver** paid to Seller

\$ 0.00

**L.1 (Optional) Used Vehicle Contract Cancellation Option Agreement**

\$ 0.00

**L.2 Other** paid to N/Afor N/A

\$ 0.00

**L.3 Other** paid to N/Afor N/A

\$ 0.00

**M. Total Cash Price** (A through L.3)

\$ 18878.42 (1)

**2. Amounts Paid to Public Officials****A. License Fees**

\$ 116.00

**B. Registration/Transfer/Titling Fees**

\$ 15.00

**C. California Tire Fees**

\$ 0.00

**D. Other** N/A

\$ 0.00

**Total Official Fees** (A through D)

\$ 131.00 (2)

**3. Amount Paid to Insurance Companies** (See Statement of Insurance, Totals (1) and (2))

\$ 0.00 (3)

**4. ☒ State Emissions Certification Fee** or ☐ State Exemption Fee (Paid to State)

\$ 8.25 (4)

**5. Subtotal** (1 through 4)

\$ 19009.42 (5)

**6. Total Downpayment****A. Agreed Trade-In Value**

\$ 0.00

**B. Less Prior Credit or Lease Balance** (e)

\$ 0.00

**C. Net Trade-In** (A less B) (indicate if a negative number)

\$ 0.00

**D. Deferred Downpayment**

\$ 0.00

**E. Manufacturer's Rebate**

\$ 0.00

**F. Other** N/A

\$ 0.00

**G. Cash**

\$ 1300.00

**Total Downpayment** (C through G)

\$ 1300.00 (6)

(If negative, enter zero on line 6 and enter the amount less than zero as a positive number on line 1.J. above)

\$ 0.00 (7)

**7. Prepaid Finance Charge**

\$ 17709.42 (8)

**8. Amount Financed** (5 less 6 and 7)